

Privacy Policy (Consumer)

This privacy policy relates to Loan Market Group's management of personal information about borrowers, consumers and the general public who engage with Loan Market Group or its entities directly, or in the course of receiving services from Loan Market Group's franchisees, brokers, credit representatives, loan writers or other parties associated with their business (such as administrative workers).

Who are we?

In this policy, 'we', 'us' and 'our' refers to members of the Loan Market Group (including Loan Market Pty Ltd ACN 105 230 019, LMG Broker Services Pty Ltd ACN 632 405 504, eMOCA Pty Ltd ACN 070 545 452, BLSSA Pty Ltd ACN 117 651 760, Finance & Systems Technology Pty Ltd ACN 092 660 912, Pennley Pty Ltd ACN 071 979 498, Professional Lenders Association Network of Australia Pty Ltd ACN 086 490 833, Loan Market Group Asset Finance Pty Ltd ACN 659 499 555, MyCRM Pty Limited ACN 611 785 561 and their related entities).

We understand how important it is to protect your privacy and the security of your personal information. This privacy policy relates to our management of personal information about borrowers and consumers. A separate privacy policy document sets out our policy about the management of personal information about our franchisees, brokers and credit representatives.

All of our Australian businesses follow the Australian Privacy Principles as set out in the Privacy Act 1988 (Cth) (**Privacy Act**) and any other applicable law. The Loan Market Group's Australian businesses include Loan Market and each of its other aggregation businesses.

Our commitment to protect your privacy

We understand how important it is to protect your information, and our aim is to be clear and open about what we do with it. This document sets out our policy on how we collect and manage personal information we hold about you and what we do with that information.

It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information in accordance with law.

Our commitment in respect of personal information is to abide by the Australian Privacy Principles (as set out in the *Privacy Act*), and any other applicable law.

What is personal information?

When used in this privacy policy, the term "personal information" has the meaning given to it in the Privacy Act. In general terms, it is any information that can be used to personally identify you. This may include your name, address, telephone number, email address and

profession or occupation. If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

How do we collect your personal information?

If you deal with us directly, we collect most personal information directly from you, such as in person, on the phone or electronically. From time to time, and with your permission, we may make recordings and transcripts of your phone conversation with us or with our brokers. If you attend our premises, we may have CCTV surveillance cameras on site.

We carry on a credit and mortgage aggregation business and provide brokers and lenders with various services. In providing these services to the brokers and lenders, we may receive and hold personal information about you from the brokers and lenders.

We may also collect your personal information in other ways, including:

- from your joint applicants, co-applicants or guarantors either directly or through a lender;
- in the case of any asset financing services, from your employer, landlord or property agent;
- when you visit our websites;
- from third parties such as social media platforms, marketing websites, related companies, credit reporting bodies, credit providers, consumer data right intermediaries, law enforcement agencies and other government entities;
- from your representatives, e.g. solicitors, accountants, conveyancers, builders, agents; and
- from referral partners, who refer your business to us.

We may also be required by some laws to collect certain personal information from you such as laws regulating our role as a credit licensee. If you do not provide your personal information or allow us to collect your personal information, we may not be able to provide those services to you (or to the brokers and lenders, which may in turn affects their ability to service your needs).

What personal information do we collect and hold?

We may collect the following types of personal information:

- your name, date of birth, qualifications and any other information and documents used to verify your identity;
- your contact details such as physical address, email address and telephone number;
- your credit information and financial information including your tax file number and bank account, superannuation or insurance policy information, credit reports from credit reporting bodies, income and expenses, assets and liabilities and credit and loan repayment history including any defaults;

- other information that you may submit as part of a finance application, such as the age and number of your dependents and cohabitants, length of time at current address, your employment details and proof of earnings and expenses;
- information about loans and finance products that you are a party to, including transactional information, audits, investigation, complaints or enquiries relating to such loans and finance products;
- additional information relating to you that you provide to us or a broker in our network, whether directly through our websites or websites of the brokers, or indirectly through use of our websites or online presence or the websites or online presence of the brokers; and
- information you provide to us or a broker in our network, through our contact centre or customer surveys.

Some of the personal information we collect about you may be sensitive information, such as:

- information relating to your memberships in trade or professional associations or trade unions;
- your criminal record; and
- your health information.

We will only collect sensitive information with your consent, unless a legal requirement or exception applies.

For what purpose do we collect your personal information

- We collect, hold, and use personal information for a number of purposes:
- carrying on our business and providing our products and services;
- managing our relationship with you and to communicate with you;
- conducting business processing and administrative functions, including staff training, quality assurance and performance management purposes;
- assessing the performance of the website and improving the operation of the website;
- providing our services and performing our obligations to the brokers and lenders, and in turn, assisting them in assessing your application for finance and managing that finance, and managing their relationship with you;
- referring you to providers of insurance and other services (such as moving utility connections, salary packaging provides, etc);
- managing our risks (such a fraud investigation and prevention) and meeting our legal and regulatory obligations including that we retain records of credit assistance provided under an Australian Credit License;
- carrying out data analytics and research for the purposes of developing and improving our offerings, managing our risks (such as fraud detection, investigation and prevention) and for providing anonymised or aggregated data insights to lenders ;
- in order to develop, improve and train our propriety AI models to improve the products and services we provide to you and other consumers as a credit and mortgage aggregator;

- where permitted by law, for the purposes of direct marketing and offering you other products and services;
- participating in any internal dispute resolution or external dispute resolution processes (including but not limited to processes involving the Australian Financial Complaints Authority); and
- complying with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or in co-operation with any governmental authority of any country.

If you do not provide us with the personal information or allow us to collect your personal information, some or all of the following may happen:

- We may not be able to provide our products and services to you, either to the same standard or at all.
- We may not be able to provide our services to the brokers or lenders, and in turn it means your credit application may not be able to be processed, or your broker may not be able to provide services to you.
- We may not be able to provide you with information about products and services that you may want, including information about special promotions
- We may be unable to tailor the content of our websites to your preferences and your experience of our websites may not be as enjoyable or useful.

To whom do we disclose your personal information?

We may disclose your personal information:

- to other members of the Loan Market Group or related entities and their personnel, advisors, suppliers and service providers;
- to industry bodies, referees, identity verification services and credit reporting agencies;
- to prospective or actual lenders or other intermediaries in relation to your finance requirements, including salary packaging providers and, where you have sought asset finance, any credit providers;
- to your brokers and mortgage insurers;
- to other organisations that are involved in managing or administering your finance, such as third-party suppliers, printing and postal services, and call centres;
- to associated businesses that may want to market products to you;
- to companies that provide information and infrastructure systems to us;
- to anybody who represents you, such as finance brokers, lawyers and accountants;
- to auditors, law enforcement agencies and regulators;
- to anyone, where you have provided us consent such as insurers for home and life insurance products;
- where we are required to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth); or
- to investors, agents or advisers, or any entity that has an interest in our business.

Do we disclose your personal information to anyone outside Australia?

We may disclose personal information to our related bodies corporate and third-party suppliers and service providers located overseas for some of the purposes listed above. We take reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information.

Your personal information may be stored in cloud servers located outside of Australia. As such, information, electronic or networked, can be accessed remotely. It is not always practicable to know which country your information may be held or accessed.

Some of those recipients and systems hosting your personal information are located outside of Australia, including in India, the European Union, the United States of America or within the Asia Pacific Region including but not limited to New Zealand and the Philippines.

Direct marketing

We do not engage in direct marketing, and any direct marketing relating to specific services and products will be provided to you by your broker, who is supported by our systems. From time to time, however, we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated.

If you do not wish to receive marketing information from us, you may at any time decline to receive such information by telephoning us on 1800 275 564 or by writing to us at customercare@loanmarket.com.au. If the direct marketing is by email you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Please note that if you wish to stop receiving marketing material from your broker, you will need to contact them directly.

Automated Decision Making

We do not directly process credit or mortgage applications on your behalf, but do provide services to enable our franchisees, brokers, credit representatives, or loan writers (or their administrative employees or contractors) to provide this service to you. Our brokers may use computer systems provided through us to support their decision making of the credit assistance services provided to you. Our computer systems use personal information we or our brokers collected from you or obtained from other sources on your behalf as part of your enquiry or request for credit or credit assistance services.

These computer systems use your personal information to evaluate your personal circumstances to filter and better identify products which may be suitable or available to

you, to support our brokers in deciding which products to recommend or make available to you, based on your needs and eligibility criteria of the different products. Our brokers, and not the system, will make the decision as to which products will be recommended or made available to you.

Updating and accessing your personal information

It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you, we, or a broker in our network, may ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us (refer to the "Contacting us" section below). We will generally rely on you to ensure the information we hold about you is accurate or complete.

Access to your personal information

You have rights under the Privacy Act to request access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time. Where we hold information that you are entitled to access, we will try to provide you with suitable means of accessing it (for example, by mailing or provide to you through a secure access link).

We may charge a fee for our costs of retrieving and supplying the information to you. We will not charge for simply making the request and will not charge for making any corrections to your personal information.

Depending on the type of request that you make we will usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to the personal information we hold. For example, we may refuse access if granting access would interfere with the privacy of others, would result in a breach of confidentiality, relates to existing or anticipated legal proceedings, or if your request is vexatious.

An explanation will be provided to you if we deny you access to the personal information we hold about you.

Correction to your personal information

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information. At the time of the request, otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days.

We may need to consult with other entities as part of our investigation.

If we refuse to correct personal information we will provide you with our reasons for not correcting the information and at your request we will take reasonable steps to add a note to the personal information stating that you disagree with it.

Using government identifiers

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than required by law. We do not adopt any government identifier as our identifier of you.

Business without identifying you

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates or current promotional offers.

How safe and secure is your personal information that we hold?

As our website is linked to the internet, and the internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the internet.

We will otherwise take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

Complaints

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act, you may contact our privacy officer as set out below. We request that complaints about breaches of privacy be made in writing, so we can be sure about the details of the complaint.

We will aim to provide you with a decision on your complaint within 30 days. If we need more time, we will let you know.

If you are dissatisfied with our response to your complaint, you may make a complaint to the Privacy Commissioner which can be contacted on either www.oaic.gov.au or 1300 363 992.

Contacting us

If you have any questions about this privacy policy, any concerns or a complaint regarding the treatment of your privacy, or wish to request access or correction of your personal information, you may contact us as follows:

Privacy Officer

Loan Market Group

Post: Level 26, 111 Eagle Street, Brisbane, QLD 4000

Email: privacy@lmg.broker

Changes to our privacy policy

We may revise this privacy policy from time to time to reflect changes to the law or market practice. When we make changes to our privacy policy, they are reflected on this page. To the extent permitted by law, any revised privacy policy will apply both to information we already have about you at the time of the change, and any personal information collected after the change takes effect. We encourage you to periodically re-read this privacy policy, to see if there have been any changes to our policies that may affect you.

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